

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

SAUNDRA DARLENE COLLINS

Debtor(s)

Case No. 08-55664-MBM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2008.
- 2) The plan was confirmed on 10/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/04/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/15/2013.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,390.00.
- 10) Amount of unsecured claims discharged without payment: \$3,194.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$82,544.52
Less amount refunded to debtor	\$1,260.73

NET RECEIPTS:**\$81,283.79****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,400.60
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,841.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$11,242.43**

Attorney fees paid and disclosed by debtor:	\$126.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	701.45	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	4,200.00	7,346.88	7,346.88	7,346.88	0.00
CITIMORTGAGE	Secured	NA	0.00	0.00	46,652.76	0.00
CITIMORTGAGE	Unsecured	NA	0.00	0.00	0.00	0.00
CITIMORTGAGE	Unsecured	NA	0.00	0.00	0.00	0.00
COMCAST CABLE DETROIT	Unsecured	163.82	NA	NA	0.00	0.00
DETROIT WATER DEPT	Secured	203.39	203.39	203.39	203.39	0.00
DMC LABORATORIES	Unsecured	243.44	NA	NA	0.00	0.00
DTE ENERGY	Unsecured	952.40	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,302.18	1,302.18	1,302.18	1,302.18	0.00
ECAST SETTLEMENT CORP	Unsecured	2,404.76	2,554.98	2,554.98	2,554.98	0.00
ECAST SETTLEMENT CORP	Unsecured	3,057.46	3,092.50	3,092.50	3,092.50	0.00
FIDELITY INVESTMENTS	Secured	3,257.24	NA	NA	0.00	0.00
FIDELITY INVESTMENTS	Secured	1,246.79	NA	NA	0.00	0.00
FIDELITY INVESTMENTS	Secured	1,210.20	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	0.00	0.00	0.00	0.00
GENERAL MOTORS ACCEPTANCE C	Secured	NA	1,971.96	1,971.96	0.00	0.00
GMAC	Unsecured	NA	7,229.95	7,229.95	7,229.95	0.00
GREAT LAKES SPECIALTY FINANC	Unsecured	676.45	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	140.11	140.11	140.11	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,728.51	1,019.51	1,019.51	1,019.51	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	320.00	NA	NA	0.00	0.00
PREMIER BANKCARD CHARTER	Unsecured	462.04	499.10	499.10	499.10	0.00
ST JOHN PROVIDENCE HOSPITAL	Unsecured	137.16	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$46,652.76	\$0.00
Mortgage Arrearage	\$7,346.88	\$7,346.88	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,175.35	\$203.39	\$0.00
TOTAL SECURED:	\$9,522.23	\$54,203.03	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,019.51	\$1,019.51	\$0.00
TOTAL PRIORITY:	\$1,019.51	\$1,019.51	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,818.82	\$14,818.82	\$0.00

Disbursements:		
Expenses of Administration	<u>\$11,242.43</u>	
Disbursements to Creditors	<u>\$70,041.36</u>	
TOTAL DISBURSEMENTS :		<u>\$81,283.79</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/27/2013

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.